

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-14949-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Irene Jacome-Espinoza  
aka Irene Jacome  
416 18th Street, Apt 2  
Union City, NJ 07087

Social Security No.:

xxx-xx-2863

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 20, 2019.

On 9/18/20 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: November 5, 2020  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: September 21, 2020

JAN: lc

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Irene Jacome-Espinoza  
DebtorCase No. 17-14949-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 185Page 1 of 3  
Total Noticed: 64

Date Rcvd: Sep 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2020.

db +Irene Jacome-Espinoza, 416 18th Street, Apt 2, Union City, NJ 07087-4426  
aty +Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue,  
Jersey City, NJ 07306-2341  
cr +American Honda Finance Corporation d/b/a Honda Fin, P.O. Box 168088, Irving, TX 75016-8088  
cr +Seterus, Inc., as authorized sub-servicer for Fede, Stern, Lavinthal & Frankenberg, LLC,  
105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
516699693 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015  
516699694 +Best Buy/Citibank, Centralized Bk/Citicorp Credit Svcs, Po Box 790040,  
St Louis, MO 63179-0040  
516909493 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
516699698 +Citibank/Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
Saint Louis, MO 63179-0040  
516790703 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011  
516699701 +Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315,  
Cleveland, OH 44181-0315  
516699709 +Macy/Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
518237446 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, dba Mr. Cooper, P.O. Box 619096,  
Dallas, TX 75261-9741)  
517397410 +Naomi Nunez, 70 Sunrise Dr, Edison, NJ 08817-5617  
518207066 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094  
518207067 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741,  
Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094  
516699715 +Sears/Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
Saint Louis, MO 63179-0040  
516846770 +Seterus Inc., as servicer for, Federal National Mortgage, Association (Fannie Mae),  
P.O. Box 1047, Hartford, CT 06143-1047  
516699718 +Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475  
516699719 +The Home Depot/Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
S Louis, MO 63179-0040  
517375080 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262  
517375081 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262,  
eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 21 2020 23:57:41 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 21 2020 23:57:38 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516699692 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 21 2020 23:57:47 American Honda Finance,  
Po Box 168088, Irving, TX 75016  
517003196 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 21 2020 23:57:47  
American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,  
Irving, TX 75016-8088  
516699690 +E-mail/Text: ally@ebn.phinsolutions.com Sep 21 2020 23:56:42 Ally Financial,  
Po Box 380901, Bloomington, MN 55438-0901  
516730776 E-mail/Text: ally@ebn.phinsolutions.com Sep 21 2020 23:56:42 Ally Financial,  
PO Box 130424, Roseville MN 55113-0004  
516699691 +E-mail/PDF: gecsedirecoverycorp.com Sep 22 2020 00:07:21 American Eagle/Synco Bank,  
Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064  
516699695 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 22 2020 00:07:30 Capital One,  
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
516699696 +E-mail/PDF: gecsedirecoverycorp.com Sep 22 2020 00:07:20 Car Care One/Synchrony Bank,  
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
516699697 +E-mail/PDF: gecsedirecoverycorp.com Sep 22 2020 00:07:18 Care Credit/Synchrony Bank,  
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
516935217 +E-mail/Text: bankruptcy@cavps.com Sep 21 2020 23:57:51 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
516699699 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 21 2020 23:57:14 Comenitycapital/fe2lcc,  
Po Box 182120, Columbus, OH 43218-2120  
516699700 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 21 2020 23:57:15 Comenitycapital/mprcc,  
Po Box 182120, Columbus, OH 43218-2120  
516699702 +E-mail/PDF: creditonebknotifications@resurgent.com Sep 22 2020 00:06:35 Credit One Bank Na,  
Po Box 98873, Las Vegas, NV 89193-8873  
516930065 E-mail/Text: bnc-quantum@quantum3group.com Sep 21 2020 23:57:29  
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657  
516715147 E-mail/Text: mrdiscen@discover.com Sep 21 2020 23:56:51 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
516699703 +E-mail/Text: mrdiscen@discover.com Sep 21 2020 23:56:51 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
516699704 +E-mail/PDF: gecsedirecoverycorp.com Sep 22 2020 00:06:28 Gap/Synchrony Bank,  
Po Box 965005, Orlando, FL 32896-5005

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 64

Date Rcvd: Sep 21, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516699705 +E-mail/PDF: gecsedirecoverycorp.com Sep 22 2020 00:07:21 Guitar Center/Synchrony Bank,  
Po Box 965064, Orlando, FL 32896-5064

516699706 +E-mail/PDF: gecsedirecoverycorp.com Sep 22 2020 00:06:26 Home Design Furn/Synco,  
C/o Po Box 965036, Orlando, FL 32896-0001

516699689 +E-mail/PDF: gecsedirecoverycorp.com Sep 22 2020 00:07:19 JC Penneys/Synchrony Bank,  
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

516699707 +E-mail/Text: PBNCNotifications@peritussservices.com Sep 21 2020 23:56:54 Kohls/Capital One,  
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043

516699708 +E-mail/PDF: gecsedirecoverycorp.com Sep 22 2020 00:07:19 Lowes/Synchrony Bank,  
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

516896509 +E-mail/Text: bankruptcydpt@mcsmc.com Sep 21 2020 23:57:38 MIDLAND FUNDING LLC,  
PO BOX 2011, WARREN, MI 48090-2011

516699710 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 21 2020 23:57:15  
New York & Co/Comenity Bank, Po Box 182125, Columbus, OH 43218-2125

516751483 E-mail/PDF: cbp@onemainfinancial.com Sep 22 2020 00:06:26 ONEMAIN FINANCIAL,  
P.O. BOX 3251, EVANSVILLE, IN 47731-3251

516699711 +E-mail/PDF: gecsedirecoverycorp.com Sep 22 2020 00:06:26 Old Navy/Synchrony Bank,  
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

516699712 +E-mail/PDF: cbp@onemainfinancial.com Sep 22 2020 00:07:18 OneMain, Attn: Bankruptcy,  
601 Nw 2nd St, Evansville, IN 47708-1013

516947595 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 22 2020 00:06:35  
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

516941387 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 22 2020 00:07:04  
Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,  
Norfolk VA 23541

516941377 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 22 2020 00:07:38  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,  
Norfolk VA 23541

516941370 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 22 2020 00:07:36  
Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541

516941374 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 22 2020 00:07:36  
Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541

516947108 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 22 2020 00:06:36  
Portfolio Recovery Associates, LLC, c/o Sears/Orchard Bank, POB 41067, Norfolk VA 23541

516941386 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 22 2020 00:07:36  
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,  
Norfolk VA 23541

516699713 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 21 2020 23:57:15 Pier 1/Comenity Bank,  
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

516699714 +E-mail/PDF: gecsedirecoverycorp.com Sep 22 2020 00:06:26 QVC/Synchrony Bank,  
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

516878469 E-mail/Text: bnc-quantum@quantum3group.com Sep 21 2020 23:57:29  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

516699717 E-mail/PDF: cbp@onemainfinancial.com Sep 22 2020 00:07:18 Springleaf Financial S,  
119 US Highway 22, Dunellen, NJ 08812

516700606 +E-mail/PDF: gecsedirecoverycorp.com Sep 22 2020 00:06:51 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

516927869 +E-mail/PDF: gecsedirecoverycorp.com Sep 22 2020 00:06:51 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

516815679 +E-mail/Text: bncmail@w-legal.com Sep 21 2020 23:57:47 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

516699720 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 21 2020 23:57:15  
Victoria Secret/Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

TOTAL: 43

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516944108\* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

516699716 ##+Seterus, PO Box 1077, Hartford, CT 06143-1077

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 64

Date Rcvd: Sep 21, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 23, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jeanette F. Frankenberg on behalf of Creditor Seterus, Inc., as authorized sub-servicer for  
Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under  
the laws of the United States of America cmecf@sternlav.com  
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation d/b/a Honda  
Financial Services, Administrator for Honda Lease Trust ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Marguerite Mounier-Wells on behalf of Debtor Irene Jacome-Espinoza nadiafinanciam@gmail.com,  
mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com  
Maria Cozzini on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
mcozzini@sternlav.com  
Maria Cozzini on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal  
National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the  
laws of the United States of America mcozzini@sternlav.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas Fitzgerald on behalf of Debtor Irene Jacome-Espinoza Fitz2Law@gmail.com  
Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
rsolarz@kmlawgroup.com  
Steven P. Kelly on behalf of Creditor Seterus, Inc skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com  
Steven P. Kelly on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal  
National Mortgage Association skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12